

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Ranae Lynn Yockey § Case No. 15-09749  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/19/2015 . The undersigned trustee was appointed on 03/24/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 40,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	15.40
Bank service fees	287.58
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 39,697.02

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/17/2015 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 4,750.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 4,750.00 , for a total compensation of \$ 4,750.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 97.27 , for total expenses of \$ 97.27 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/11/2017 By: /s/Frank J. Kokoszka, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Document FORM 1 Page 3 of 13  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 15-09749 JSB Judge: Janet S. Baer Trustee Name: Frank J. Kokoszka, Trustee  
Case Name: Ranae Lynn Yockey Date Filed (f) or Converted (c): 03/19/2015 (f)  
341(a) Meeting Date: 04/28/2015  
For Period Ending: 04/11/2017 Claims Bar Date: 09/17/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence: Permanent Residence; Mediterranean Style, 2 Level	475,000.00	0.00		0.00	FA
2. Rental: Wisconsin, 2 Bedroom Condominium Location: 1075 Lake	65,000.00	0.00		15,000.00	FA
3. Timeshare: 3-Bedroom/3-Bathroom Villa Ocean View Location: M  Order directign Trustee to Abandon entered on 1/15/2016 (Docket Entry #59)	0.00	0.00	OA	0.00	FA
4. Timeshare: 2-Bedroom/2-Bathroom Villa Location: Marriott's C  Order directing Trustee to Abandon entered on 1/15/2016 (Docket Entry #59)	0.00	0.00	OA	0.00	FA
5. Timeshare: 2-Bedroom/2-Bathroom Villa Location: Marriott's G  Order directing Trustee to Abandon entered on 1/15/2016 (Docket Entry #59)	0.00	0.00	OA	0.00	FA
6. Timeshare: Palace Resorts Multi-Destination Location: Palace  Order directing Trustee to Abandon entered on 1/15/2016 (Docket Entry #59)	0.00	0.00	OA	0.00	FA
7. Timeshare - Grand Geneva Resort Holiday Inn/Orange Lake Mana  Order directing Trustee to Abandon entered on 1/15/2016 (Docket Entry #59)	0.00	0.00	OA	0.00	FA
8. Checking Account: 7090 Location: Merrill Lynch Merrill Edge	6,464.88	0.00		1,000.00	FA
9. Bmo" Harris Bank Na Account 3620101205 Estimated - Last Stat  Amended Schedule B filed on 6/24/2015, amending amount from \$3000.00 to \$2460.34	2,460.34	0.00		2,000.00	FA
10. Office Furniture = Desk, Shekf, File Drawer, Chairs Location	500.00	500.00		0.00	FA
11. Appliances: 2 Microwaves, 3 Refrigerators, 4 Ovens, Stove, B	1,000.00	1,000.00		0.00	FA

Document Form 1 Page 4 of 13  
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
12. Household: China, Household Goods, Kitchenware Location: 612	500.00	500.00		0.00	FA
13. Audio-Video: 2 Projectors, Couch, 2 Ottomans, Miscellaneous	2,850.00	2,850.00		0.00	FA
14. Books-Music: Books, Dvd's, Cd's Location: 612 E Bryn Mawr Av	250.00	0.00		0.00	FA
15. Clothes: Clothes Location: 612 E Bryn Mawr Avenue Itasca, I	6,000.00	0.00		0.00	FA
16. Furs: 10 Year Old Mink Sable Fur With Sable Head Band - Cost	3,000.00	1,875.00		1,875.00	FA
17. Jewelry: Wedding Band And Diamond Ring - Plantinum Setting 2	5,000.00	1,875.00		1,875.00	FA
18. Sports-Hobby: Golf Clubs, Bicycle Location: 612 E Bryn Mawr	400.00	400.00		0.00	FA
19. Insurance: Whole Life With Adjustable Term Protection Childr	228.00	0.00		0.00	FA
20. Insurance: Whole Life Location: Nationwide Life Insurance Co	21,500.09	0.00		0.00	FA
21. Insurance: Universal Life Location: Midland National Life In	5,449.69	0.00		0.00	FA
22. Annuities:	0.00	0.00		0.00	FA
23. **Not Estate Property Per 11 Usc Sec. 541(A)(6)** Education	6,141.46	6,141.46		0.00	FA
24. **Not Estate Property Per 11 Usc Sec 541(B)(6)** Education I	29,360.69	29,360.69		0.00	FA
25. Retirement: Location: Merrill Lynch Merrill Edge Advisory Ce	114,276.87	0.00		0.00	FA
26. Stock: Advanced Women's Care Center, S.C. 100 Shares Locatio	0.00	0.00		0.00	FA
27. Financial Account: Merrill Lynch Location: Merrill Lynch Mer	16,811.49	16,811.49		2,000.00	FA
28. Revive Med Spa - \$1,000 Par Value Minimal Value - Gross Rece	0.00	0.00		0.00	FA
29. Tax Refund Est: Federal Tax Return - State Tax Return State	0.00	0.00		0.00	FA
30. 2010 Tesla 2 Door Automobile 5Yjre1a18a100116 Jointly Titled	40,000.00	15,000.00		15,000.00	FA
31. Animals: Dog Location: 612 E Bryn Mawr Avenue Itasca, Il 60	0.00	0.00		0.00	FA

Document Page 5 of 13  
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**ASSET CASES**

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Case Name: Ranae Lynn Yockey Date Filed (f) or Converted (c): 03/19/2015 (f)  
341(a) Meeting Date: 04/28/2015  
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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
32. Venetian statute, purchased 12/07 for \$6750 (u)  Debtor amended Schedule B on 06/24/2015 (document # 30)	3,375.00	0.00		1,250.00	FA
33. Counterclaim in 2011 L9697: Yockey & Advanced Women's v. San (u)  Debtor amended Schedule B on June 24, 2015	0.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$805,568.51	\$76,313.64	\$40,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Related to Bankruptcy Case- 15-09751

Trustee is working on sale of Debtor's Assets. Sale of Assets Approved.

All assets have been administered. Trustee is reviewing claims.

Tax returns have been filed and Trustee is preparing and reviewing fee application and Trustee's Final Report. - Frank J. Kokoszka 3/1/2017

Initial Projected Date of Final Report (TFR): 12/30/2016

Current Projected Date of Final Report (TFR): 03/30/2017

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-09749  
Case Name: Ranae Lynn Yockey

Trustee Name: Frank J. Kokoszka, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0135  
Checking

Exhibit B

Taxpayer ID No: XX-XXX7232  
For Period Ending: 04/11/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/08/16		Ranae L. Yockey 612 E Bryn Mawr Ave Itasca, IL 60143-1425	Sale back to Debtor This is partial-payment for a pending compromise/settlement regarding three different items: (1) debtor's equity in Lake Geneva home (\$15,000); (2) debtor's equity in Tesla (\$15,000) (another \$15,000 will go to AWC's case, since that is joint title-holder); and (3) personal property (\$5,000).		\$8,750.00		\$8,750.00
			Gross Receipts	\$8,750.00			
	8		Checking Account: 7090 Location: Merrill Lynch Merrill Edge	\$1,000.00 1129-000			
	9		Bmo" Harris Bank Na Account 3620101205 Estimated - Last Stat	\$2,000.00 1129-000			
	16		Furs: 10 Year Old Mink Sable Fur With Sable Head Band - Cost	\$1,875.00 1129-000			
	17		Jewelry: Wedding Band And Diamond Ring - Plantinum Setting 2	\$1,875.00 1129-000			
	27		Financial Account: Merrill Lynch Location: Merrill Lynch Mer	\$2,000.00 1129-000			
02/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$8,740.00

Case 15-09749 Doc 86 Filed 04/13/17 Entered 04/13/17 15:53:28 Desc Main Document 7 of 13

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-09749  
Case Name: Ranae Lynn Yockey

Trustee Name: Frank J. Kokoszka, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0135  
Checking

Exhibit B

Taxpayer ID No: XX-XXX7232  
For Period Ending: 04/11/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/10/16		Ranae Yockey 612 E. Bryn Mawr Ave. Itasca, IL 60143-1425	Sale back to Debtor Payment 2 of 4 from debtor in compromise re (1) debtor's equity in Lake Geneva home (\$15,000), (2) debtor's equity in Tesla car (\$15,000) (AWC, joint title-holder, paying additional \$15,000), and (3) personal property (\$5000)		\$8,750.00		\$17,490.00
			Gross Receipts \$8,750.00				
	30		2010 Tesla 2 Door Automobile 5Yjre1a18a100116 Jointly Titled \$7,500.00	1129-000			
	32		Venetian statute, purchased 12/07 for \$6750 \$1,250.00	1229-000			
03/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.58	\$17,470.42
04/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$25.06	\$17,445.36
05/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$25.85	\$17,419.51
06/27/16	30	Ranae Yockey 612 E Bryn Mawr Ave. Itasca, IL 60143	Sale back to Debtor Partial payment from debtor for compromise re (1) debtor's equity in Lake Geneva home (\$15,000), (2) debtor's equity in Tesla car (\$15,000) (AWC, joint titleholder, paying additional \$15,000), (3) personal property (\$5000), and financial accounts (\$5000). Including this check, debtor will have paid \$25,000. Two more payments of \$7500 each remain.	1129-000	\$7,500.00		\$24,919.51

Case 15-09749 Doc 86 Filed 04/13/17 Entered 04/13/17 15:53:28 Desc Main Document Page 8 of 13

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-09749  
Case Name: Ranae Lynn Yockey

Trustee Name: Frank J. Kokoszka, Trustee

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0135

Checking

Taxpayer ID No: XX-XXX7232

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 04/11/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$25.29	\$24,894.22
07/29/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$36.89	\$24,857.33
08/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$36.84	\$24,820.49
09/07/16	2	Ranae L. Yockey 612 E. Bryn Mawr Ave. Itasca, IL 60143-1425	Sale back to Debtor Final payment under settlement	1110-000	\$15,000.00		\$39,820.49
09/30/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$49.12	\$39,771.37
10/31/16		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$58.95	\$39,712.42
02/06/17	101	International Sureties, Ltd.	Blanket Bond	2300-000		\$15.40	\$39,697.02

COLUMN TOTALS	\$40,000.00	\$302.98
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$40,000.00	\$302.98
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$40,000.00	\$302.98



Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX0135 - Checking	\$40,000.00	\$302.98	\$39,697.02
	\$40,000.00	\$302.98	\$39,697.02
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$40,000.00		
Total Gross Receipts:	\$40,000.00		

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 15-09749

Date: April 11, 2017

Debtor Name: Ranae Lynn Yockey

Claims Bar Date: 9/17/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Frank J. Kokoszka	Administrative		\$0.00	\$4,750.00	\$4,750.00
100 2200	Frank J. Kokoszka	Administrative		\$0.00	\$97.27	\$97.27
100 3410	Alan D. Lasko & Associates, P.C.	Administrative		\$0.00	\$2,242.40	\$2,242.40
100 3420	Alan D. Lasko & Associates, P.C.	Administrative		\$0.00	\$24.50	\$24.50
1 300 7100	Nisen & Elliot, Llc William J. Raleigh/Nisen & Elliott, Llc 200 W. Adams Street, Suite 2500 Chicago, Il 60606	Unsecured		\$0.00	\$553,169.68	\$553,169.68
2 300 7100	Christopher Bynes Timothy Heath & Associates Pc 200 E 5Th Avenue Ste #110 Naperville, Il 60563	Unsecured	Order entered on 1/30/2017 treating Claim #2 as \$0.00 for purposes of any distribution herein.	\$0.00	\$5,000,000.00	\$0.00
3 300 7100	Donna Bynes C/O Timothy Health Associates 200 E. 5Th Ave., Ste. 110 Naperville, Il 60563	Unsecured	Order entered on 1/30/2017 treating Claim #3 as \$0.00 for purposes of any distribution herein.	\$0.00	\$5,000,000.00	\$0.00
4 300 7100	Toyota Motor Credit Corporation C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$0.00	\$37,675.54	\$37,675.54
Case Totals				\$0.00	\$10,597,959.39	\$597,959.39
Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)						

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-09749

Case Name: Ranae Lynn Yockey

Trustee Name: Frank J. Kokoszka, Trustee

Balance on hand \$ 39,697.02

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 4,750.00	\$ 0.00	\$ 4,750.00
Trustee Expenses: Frank J. Kokoszka	\$ 97.27	\$ 0.00	\$ 97.27
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 2,242.40	\$ 0.00	\$ 2,242.40
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 24.50	\$ 0.00	\$ 24.50

Total to be paid for chapter 7 administrative expenses \$ 7,114.17

Remaining Balance \$ 32,582.85

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 590,845.22 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Nisen & Elliot, Llc	\$ 553,169.68	\$ 0.00	\$ 30,505.19
2	Christopher Bynes	\$ 0.00	\$ 0.00	\$ 0.00
3	Donna Bynes	\$ 0.00	\$ 0.00	\$ 0.00
4	Toyota Motor Credit Corporation	\$ 37,675.54	\$ 0.00	\$ 2,077.66

Total to be paid to timely general unsecured creditors \$ 32,582.85

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE